

We Claim:

1. A system for the payment of petty cash disbursements comprising:
a master purchasing card linked to a bank account; and
a plurality of subordinate purchasing cards linked to said master purchasing card or to other subordinate purchasing cards in a tree-like fashion;
wherein any of said purchasing cards may authorize the movement of funds from itself to any subordinate purchasing card having a link to said authorizing purchasing card.
2. The system of claim 1 wherein each of said purchasing cards has an expenditure limit.
3. The system of claim 1 wherein any of said purchasing cards may create and break links to or from subordinate purchasing cards.
4. The system of claim 2 wherein requests for the modification of the said expenditure limit for any subordinate card and the authorization of said modification can be accomplished in real time.
5. The system of claim 4 wherein said requests and said authorizations are facilitated by a web site available over the Internet.
6. The system of claim 4 wherein said requests and said authorizations are facilitated by a web a voice recognition facility.

7. The system of claim 2 further comprising a software application running on a computer system.
8. The system of claim 7 wherein said software application may establish communications with outside entities.
9. The system of claim 8 wherein said communications with outside entities are:
 - encrypted prior to sending and decrypted after receiving to ensure data integrity and security; and
 - entered into a log file for audit and customer support purposes.
10. The system of claim 8 wherein interfaces to said outside entities are monitored for performance and further wherein unacceptable performance is reported.
11. The system of claim 9 wherein said software application establishes communication with a bank, said bank maintaining said bank account.
12. The system of claim 10 wherein said software application instructs said bank to move funds between said bank account and said purchasing cards to cover expenditures made using said purchasing cards.

13. The system of claim 9 wherein said software application establishes communications with a credit card processor.

14. The system of claim 13 wherein said software application can instruct said credit card processor to modify said expenditure limit for any of said purchasing cards.

15. The system of claim 13 wherein said credit card processor advises said software application of purchases made using any of said purchasing cards.

16. A system for the payment of petty disbursements comprising:

a software application running on a computer system, said computer system being connected to the Internet;

a master purchasing card linked to a bank account;

a plurality of subordinate purchasing cards, each having an expenditure limit and each logically linked to said master purchasing card or to other subordinate purchasing cards in a tree-like fashion;

wherein said software application controls said linking of said purchasing cards and said expenditure limit for each of said purchasing cards.

17. The system of claim 16 further comprising:

a web site controlled by said software application;

wherein said software application receives secured instructions via said web site regarding the control of said links between said purchasing cards and said expenditure

limits for each of said purchasing cards.

18. The system of claim 17 wherein said software application further comprises means for communicating with a bank, said bank maintaining said bank account.
19. The system of claim 18 wherein all communications between said bank and said software application are secured by encryption.
20. The system of claim 18 wherein said communications between said bank and said software application includes data regarding the transfer of funds from said master account each of said purchasing cards.
21. The system of claim 17 wherein said software application further comprises means for communicating with a credit card processor, said credit card processor being responsible to the authorization of purchases made with each of said purchasing cards.
22. The system of claim 21 wherein all communications between said credit card processor and said software application are secured by encryption.
23. The system of claim 21 wherein said communications between said credit card processor and said software application includes:
 - data regarding changes in said expenditure limits of said purchasing cards; and

information regarding authorized purchases for each of said purchasing cards.

24. The system of claim 16 further comprising:

a voice recognition facility controlled by said software application;
wherein said software application receives instructions via said voice recognition facility regarding the control of said links between said purchasing cards and said expenditure limits for each of said purchasing cards.

25. A method for the payment of petty cash disbursements comprising the steps of:

establishing an account at a bank;
creating a master purchasing card linked to said bank account;
creating a plurality of subordinate purchasing cards, said subordinate purchasing cards being linked to said master purchasing card or to other subordinate purchasing cards in a tree-like fashion.

26. The method of claim 25 wherein each of said purchasing cards has an expenditure limit, further comprising the steps of:

electronically transferring instructions to an external credit card processing entity regarding changes to said expenditure limit for said plurality of purchasing cards;
electronically receiving from said external credit card processing entity information regarding approved purchases for said plurality of purchasing cards; and
electronically transferring instructions to said bank regarding the transfer of funds from said bank account to said plurality of purchasing cards to cover purchases made

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27. The method of claim 26 further comprising the step of maintaining a web site wherein

secured instructions are received regarding:

changes in expenditure limits for said purchasing cards; and

said linking of any of said purchasing cards to any other of said purchasing cards.

28. The method of claim 26 further comprising the step of maintaining a voice recognition

facility wherein secured instructions are received regarding:

changes in expenditure limits for said purchasing cards; and

said linking of any of said purchasing cards to any other of said purchasing cards.